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B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Chavez, Michelle Marie Name of Joint Debtor (Spouse) (Last, First, Middle): N/A All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names); (include married, maiden, and trade names); Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4876 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1510 Patterson Avenue, North Aurora, IL. N/A ZIP CODE 60542 ZIP CODE County of Residence or of the Principal Place of Business: Kane County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): N/A ZIP CODE ZIP CODE Ocation of Principal Assets of Business Debtor (if different from street address above): ZIP CODE **Type of Debtor** Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) \Box Single Asset Real Estate as defined in $\bar{\Box}$ Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 П Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ☑ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USEDNLY Debtor estimates that funds will be available for distribution to unsecured creditors. NITED STATES BANKRUPTCY COUR Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available distribution to unsecured creditors. Estimated Number of Creditors V Ξ ഗ 1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50,001-5,000 10,000 25,000 50,000 100,000 Estimated Assets v П \$50,001 to \$100,001 to \$0 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million million C **Estimated Liabilities** □ ₹ More than 7 \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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B I (Official Form 1) (1/08)

D I (Olitem For)			Page 2	
Voluntary Peti (This page musi	ition 1 be completed and filed in every case.)	Name of Debtor(s): CHAVEZ, MICHELLE MARIE		
	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet	.)	
	U.S. BANKRUPTCY COURT, N.I. EASTERN DIV.	Case Number:	Date Filed;	
Location Where Filed:		Case Number:	Date Filed:	
doze r med.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liate of this Debtor (If more than one, attach ac	Iditional sheet.)	
Name of Debtor	r: N/A	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor whose debts are primarily l, the attorney for the petitioner named in the	r is an individual consumer debts.)	
	,	have informed the petitioner that [he or she] 12, or 13 of title 11, United States Cod available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the	
☐ Exhibit A	A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	(Date)	
	Exhibit	C		
Does the debtor			15.114 0.0	
	own or have possession of any property that poses or is alleged to pose	a urreat of imminent and identifiable harm to pr	ublic health or salety?	
☐ Yes, and	Exhibit C is attached and made a part of this petition.			
No.				
	Exhibit	D		
(To be compl	leted by every individual debtor. If a joint notition is filed	Loogh general and the second and the second		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)				
Z Exhil	bit D completed and signed by the debtor is attached and t	nade a part of this petition.		
If this is a joi	nt petition:			
☐ Exhit	bit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.		
	Information Regarding to	he Debtor - Venue		
Ø	(Check any applicable box.)			
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this District.		
	Certification by a Debtor Who Resides as (Check all applical			
	Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the fo	flowing.)	
		(Name of landlord that obtained judgment)		
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with this certifi	cation. (11 U.S.C. § 362(1)).		

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B I (Official Form) I (1/08)	Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case.)	CHAVEZ, MICHELLE MARIE			
Signatures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by II U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X			
Signature of Debtor	(Signature of Foreign Representative)			
X				
Signature of Joint Debtor 630-907-2366 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)			
02/11/2008 Date	Date			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted			
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.			
Title of Authorized Individual				
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or hoth 11 U.S.C. & 110 - 18 U.S.C. & 156			

B 1D (Official Form 1, Exhibit D) (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Michelle Marie Chavez	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (10/06) - Cont.

■ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] Sheriff sale scheduled for February 14, 2008.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Data: 2/12/08

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United States Bankruptcy Court Northern District of Illinois

In re Michelle Marie Chavez	Case No.
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Chapter 13

List of Creditors

First Franklin Loan Services P.O. Box 1838 Pittsburgh, PA 15230-1838 866-858-3850

Loan No. 1044510275